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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

## Application of:

Applicant : Toni S. Cluse et al.  
Appln. No. : 10/762,112  
Filed : 01/21/2004  
Title : SYSTEM AND METHOD FOR RENEGOTATING A  
FINANCIAL INSTRUMENT  
Docket No. : 050001-419  
Art Unit : 3624

Commissioner for Patents  
P.O. Box 1450  
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## INFORMATION DISCLOSURE STATEMENT

Pursuant to 37 C.F.R. §1.56, the Examiner's attention is directed to the references listed on the attached Information Disclosure Citation.

It is to be understood that the present submission of art is in no way intended to be a waiver of any arguments or defenses available to the applicant under the rules of the U.S. Patent and Trademark Office and the statutes of the United States.

No fee is required. The Commissioner is authorized to charge any additional fees required by this paper or to credit any overpayment to Deposit Account No. 20-0809.

Respectfully submitted:

By: \_\_\_\_\_  
Theodore D. Lienesch  
Reg. No. 28,235

THOMPSON HINE LLP  
2000 Courthouse Plaza N.E.  
10 West Second Street  
Dayton, Ohio 45402-1758  
Telephone: (937) 443-6958  
Facsimile: (937) 443-6635

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## INFORMATION DISCLOSURE CITATION

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